

# College Transfer Solutions, LLC

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Higher Education and Employment Advancement Committee

Public Hearing Testimony

February 28, 2019

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**S.B. 273: AN ACT CONCERNING DEBT-FREE COLLEGE.**

**H.J. 68: RESOLUTION PROPOSING AN AMENDMENT TO THE STATE CONSTITUTION TO PROVIDE TWO YEARS OF FREE PUBLIC POST-SECONDARY EDUCATION.**

Dear Members of the Higher Education and Employment Advancement Committee:

My name is John Mullane, and I am the President of College Transfer Solutions, LLC. College Transfer Solutions advocates for legislative and institutional policy solutions. My organization is dedicated to helping states and institutions develop real solutions to enable students to fully transfer their credits and apply those credits to their bachelor's degree. Enabling these students to graduate on time with less debt.

After working with community college students for over a decade, I've seen the obstacles they face when it comes to completing their degrees and transferring their credits. I have put out several studies on this issue, and this research and advocacy has shined a light on the issue of students losing transfer credits.

I am not in support of either of these bills because free and debt-free college proposals completely miss the fundamental problems facing students as they pursue a college degree. The focus should be on college completion and transfer to help more students to graduate on time with less debt. States can make college as free as they want, but if they don't have a system in place to help students get through these institutions and graduate on time with a college degree that allows them to go directly into a good job, or to fully transfer the credits to a bachelor's degree they are doing more harm than good.

Colleges are too focused on enrolling new students and need to focus more on retaining and graduating their students. They need to operate much more efficiently and do a better job serving students. [1]

With financial aid, community college is already free for low income students, the issue is College completion and transfer.

In Connecticut, Community College is free for students eligible for a Pell Grant. The grant pays \$6,095 a year and the student pays \$4,384 for tuition and fees—leaving students with an additional \$1,711 for educational expenses such as books and transportation.

Currently in Connecticut we have two separate transfer credit systems, one to UConn and another to the Connecticut State Universities. Recent data shows that these transfer pathways are not working for students. The Students First proposal to NEASC in March reveals that only 6% of all Connecticut Community college students are enrolled in a TAP transfer pathway to the State Universities. (3,189 TAP students / out of 49,337) [2] The transfer pathway to UConn, the GAP program, only serves around 10% of all community college transfers to UConn. [3]

A study from the Community College Research Center found that Connecticut is one of the worst states at helping low income and minority students achieve bachelor's degrees because we do not have a state wide transfer credit system in place. Some of the best performing states in that study were Florida, Washington and California. [4] They all have very efficient state wide transfer credit systems that would be good models for us to follow.

Connecticut is ranked 49th in Community College completion and income inequality in new national study from the University of Pennsylvania. The College Opportunity Risk Assessment report, found that it is not how much money a state spends, but whether or not the money is being spent on policies that help more students to be successful in college. [5]

Connecticut ranked 49<sup>th</sup> for Community College Completion (15.5% graduation rate), 49<sup>th</sup> for income inequality and 44<sup>th</sup> for college affordability. The overall rating was 44th.

The entire “Free College” movement involves spending hundreds of billions of dollars and flooding public colleges and universities with new students. The increase in funding to those students leads to states cutting funding to their public institutions. This forces colleges to raise tuition on other students not eligible for the free college program to make up for the reduction in state funding.

For many students community college is already free, the main problem is that students do not have a clear path through these institutions that will allow them to fully transfer their credits and apply them to a bachelor's degree at a public four year institution. Around 80% of community college students who transfer do not complete a degree before transferring to a four year school. Many of these students leave early and pay between three times up to ten times more in tuition to take classes they couldn't get at their community college because these courses were not offered or wouldn't transfer.

With the costs of higher education soaring, and states facing huge budget deficits, community colleges are the last affordable route to a bachelor's degree for many middle and lower income students. The national conversation about college access, affordability, graduation rates and the

1.5 trillion in student loan debt seems to miss the transfer credit issue. For many students the most affordable and successful route to a bachelor's degree is a community college. This is especially true for low income, minority and first generation college students who are more likely to begin their undergraduate studies at a Community College. It also misses the fact that fixing the broken transfer credit pipeline is the best way to help these students graduate on time with less debt, and save the students and the state millions of dollars.

My previous studies on transfer students, as well as data from the National Student Clearinghouse Research Center, show that students who attend community colleges and are able to successfully transfer those credits to four-year public institutions, have some of the highest graduation rates at the four year colleges.

The solution to this problem would be for the state of Connecticut to finally pass a law mandating statewide transfer and articulation agreements between the Connecticut community college system and all public four-year institutions in the state. This would require the faculty and staff of the Connecticut Community Colleges, Connecticut State Universities, and University of Connecticut to establish transfer pathways to ensure the seamless transfer of Community College credits. This will ensure that community college students are not paying twice to retake similar classes and can graduate on time with less debt.

The original draft of the transfer credit law, passed in 2017, that I advocated for (PA 17-229) would have done this, but UConn and CSCU testified against it. The compromise was to keep two separate transfer tracks, one to UConn and another to the State Universities which makes transfer much more difficult and confusing for students. The bill did mandate some data reporting requirements and other things that could improve the process for students, however the law is not being fully enforced, and the institutions are not disclosing whether or not the eligible credits are actually applying to the student's bachelor's degree.

A statewide transfer credit system would save the students and the state of Connecticut millions of dollars each year and make higher education more affordable and accessible for all students, especially our low income, minority and first generation college students who are more likely to begin their undergraduate studies at a Connecticut Community College.

I appreciate your time and attention to this matter.

John Mullane

- [1] Community College Research Center, *Redesigning Community Colleges*  
<https://www.npr.org/sections/ed/2015/04/23/401216144/to-get-more-students-through-college-give-them-fewer-choices>
- [2] CSCU Substantive Change request document entitled Students First:  
<http://www.ct.edu/files/pdfs/Students%20First%20Substantive%20Change%20March%2016,%202018.pdf>
- [3] UConn Report on Transfer and Articulation, January 2019.
- [4] Community College Research Center: Tracking Transfer  
<http://ccrc.tc.columbia.edu/press-releases/new-report-ranks-states-on-colleges-performance-helping-students-transfer.html>
- [5] University of Pennsylvania. The College Opportunity Risk Assessment  
<https://irhe.gse.upenn.edu/College-Opportunity-at-Risk>